

Form PTO-1449 (modified 2/91)	U.S. DEPT OF COMMERCE Patent and Trademark Office	Attorney Docket Number: 2102388-900120	Serial Number: New
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		JCP96 U.S. PRO 09/002360 03/09/01	
		Applicant: Daniel A. Tealdi et al.	
		Filing date: Herewith	Group art area: Not Yet Assigned

U.S. PATENT DOCUMENTS

Examiner Initial	Patent No.	Date	Name	Class	Sub-class	Filing date if appropriate
	5,283,856	02/01/94	Gross et al.	395	51	10/04/91
	5,651,268	07/29/97	Aikawa et al.	62	525	12/29/95
	5,748,738	05/05/98	Bisbee et al.	380	25	09/15/95
	5,870,721	02/09/99	Norris	705	38	10/15/96
	6,021,202	02/01/00	Anderson et al.	380	25	12/19/97
	5,995,947	11/30/99	Fraser et al.	705	38	09/12/97
	5,615,268	03/25/97	Bisbee et al.	380	25	01/17/95

FOREIGN PATENT DOCUMENTS

	Document number	Date	Country	Class	Sub-class	Translation

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Real Estate Technology, "Caution: Net-Savvy Consumers Ahead", Michael J. Russer
	Contact, "Mortgage Lenders Increase Reliance on Automation", Jeff Lebowitz (Fourth Quarter 1998)
	Mortgage Banking, "Building New Channels of Distribution", Jeff Lebowitz (Jan. 1999)
	Equity Magazine, the Journal of the National Home Equity Mortgage Association, "How Technology Continues to Change the Mortgage Banking Industry", Joseph J. Murin (Dec. 1996)
	Morgan Stanley Dean Witter, "Toward the Paperless Mortgage" (Feb. 2000)
	Mortgage Banking, "The New Mortgage Banking Business", Paul Tuttle (May 1998)
	"Lendware™ Overview", Framework, Inc. (1999)
	Ocwen Technology Xchange, "REALTrans™ Web-Based Application" information printed from http://www.oxt.net/whoarewe ; http://www.oxt.net/webtop ; http://www.oxt.net/dts (Ocwen Technology Xchange World Wide Website) on April 5, 2000.

Examiner: /Daniel Felten/ Date Considered: 01/23/2012

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP '609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

End of 1449 code (last page of 1449's) -- DO NOT DELETE